

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Yesenia Tavarez  
 Debtor

Case No. 12-15697-ref  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 14

Date Rcvd: Jan 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 07, 2018.

db +Yesenia Tavarez, 1310 Tyler Way, Bethlehem, PA 18017-3070  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 13922518 +U.S. Bank National Association, Nationstar Mortgage LLC, ATTN: Bankruptcy Dept., PO BOX 619094, Dallas, TX 75261-9094  
 13849679 U.S. Bank National Association, et al, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: robertsl2@dnb.com Jan 06 2018 01:11:46 Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 06 2018 01:11:20 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 06 2018 01:11:51 U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 12806866 EDI: AIS.COM Jan 06 2018 01:03:00 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
 12817098 +EDI: OPHSUBSID.COM Jan 06 2018 01:03:00 BACK BOWL I LLC, SERIES C, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13028285 EDI: AIS.COM Jan 06 2018 01:03:00 Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457, Houston, TX 77210-4457  
 12790722 +E-mail/Text: bncmail@w-legal.com Jan 06 2018 01:11:45 TARGET NATIONAL BANK, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13005377 ##+The Law Offices of Everett Cook, P.C., 2747 MacArthur Road, Whitehall, PA 18052-3632  
 TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 07, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 4, 2018 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor Deutsche Bank National Trust Company, As Trustee For et al paeb@fedpphe.com  
 CARLA A. K. JAROSZ on behalf of Creditor Target National Bank CarlaJ@w-legal.com  
 D. TROY SELLARS on behalf of Creditor NATIONSTAR MORTGAGE, LLC D.Troy.Sellars@usdoj.gov  
 DENISE ELIZABETH CARLON on behalf of Creditor U.S. Bank National Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT bkgroup@kmllawgroup.com  
 FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf\_frp@trustee13.com  
 JEROME B. BLANK on behalf of Creditor NATIONSTAR MORTGAGE, LLC paeb@fedpphe.com  
 JEROME B. BLANK on behalf of Creditor Deutsche Bank National Trust Company, et. al. paeb@fedpphe.com  
 JOHN ERIC KISHBAUGH on behalf of Creditor Ocwen Loan Servicing, LLC jkishbaugh@udren.com, vbarber@udren.com

District/off: 0313-4

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 14

Date Rcvd: Jan 05, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

JOHN EVERETT COOK on behalf of Debtor Yesenia Tavarez [bankruptcy@everettcooklaw.com](mailto:bankruptcy@everettcooklaw.com), [G29494@notify.cincompass.com](mailto:G29494@notify.cincompass.com)  
JOSHUA ISAAC GOLDMAN on behalf of Creditor U.S. Bank National Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT [bkgroup@kmllawgroup.com](mailto:bkgroup@kmllawgroup.com), [bkgroup@kmllawgroup.com](mailto:bkgroup@kmllawgroup.com)  
KASSIA FIALKOFF on behalf of Creditor OneWest Bank, FSB servicer for Deutsche Bank National Trust Company, as Trustee of Residential Asset Securitization Trust Series 2003-A2, Mortgage Pass-Through Certificates, Series 2003-B under the Po [kfialkoff@duanemorris.com](mailto:kfialkoff@duanemorris.com)  
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE [ecfmail@fredreiglech13.com](mailto:ecfmail@fredreiglech13.com), [ecf\\_frpa@trustee13.com](mailto:ecf_frpa@trustee13.com)  
MATTEO SAMUEL WEINER on behalf of Creditor U.S. Bank National Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT [bkgroup@kmllawgroup.com](mailto:bkgroup@kmllawgroup.com)  
MATTHEW GREGORY BRUSHWOOD on behalf of Creditor BANK OF AMERICA, N.A. [paeb@fedphe.com](mailto:paeb@fedphe.com)  
SALVATORE CAROLLO on behalf of Creditor Ocwen Loan Servicing, LLC servicer for [ldoyle@udren.com](mailto:ldoyle@udren.com), [cblack@udren.com](mailto:cblack@udren.com)  
SHERRI J. BRAUNSTEIN on behalf of Creditor OneWest Bank, FSB servicer for Deutsche Bank National Trust Company, as Trustee of Residential Asset Securitization Trust Series 2003-A2, Mortgage Pass-Through Certificates, Series 2003-B under the Po [sherri.braunstein@phelanhallinan.com](mailto:sherri.braunstein@phelanhallinan.com), [pa.bkecf@fedphe.com](mailto:pa.bkecf@fedphe.com)  
THOMAS I. PULEO on behalf of Creditor U.S. Bank National Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT [tpuleo@kmllawgroup.com](mailto:tpuleo@kmllawgroup.com), [bkgroup@kmllawgroup.com](mailto:bkgroup@kmllawgroup.com)  
United States Trustee [USTPRegion03.PH.ECF@usdoj.gov](mailto:USTPRegion03.PH.ECF@usdoj.gov)

TOTAL: 18

**Information to identify the case:**

Debtor 1 **Yesenia Tavarez**  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court **Eastern District of Pennsylvania**  
Case number: **12-15697-ref**

Social Security number or ITIN **xxx-xx-6776**  
EIN \_\_\_\_\_  
Social Security number or ITIN \_\_\_\_\_  
EIN \_\_\_\_\_

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Yesenia Tavarez  
aka Yesenia A. Tavarez

1/4/18

**By the court:**

Richard E. Fehling  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**